

#11069679

FORM B1		United States Bankruptcy Court WESTERN District of NEW YORK		Voluntary Petition
Name of Debtor (If individual, enter Last, First, Middle): KUSHMAN, CONRAD M.		Name of Joint Debtor (Spouse) (Last, First, Middle):		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):		
Soc. Sec./Tax I.D. No. (if more than one, state all): 056-30-9143		Soc. Sec./Tax I.D. No. (if more than one, state all):		
Street Address of Debtor (No. & Street, City, State & Zip Code): 68 WINDEMERE BLVD. AMHERST, NY 14226		Street Address of Joint Debtor (No. & Street, City, State & Zip Code):		
County of Residence or of the Principal Place of Business: ERIE		County of Residence or of the Principal Place of Business:		
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address): 03-19318		

Location of Principal Assets of Business Debtor
(if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

- Type of Debtor (Check all boxes that apply)
- ☒ Individual(s) ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other _____

Chapter or Section of Bankruptcy Code Under Which
the Petition is Filed (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ Sec. 304 - Case ancillary to foreign proceeding.

- Nature of Debts (Check one box)
- ☒ Consumer/Non-Business ☐ Business

- Chapter 11 Small Business (Check all boxes that apply)
- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(c) (Optional)

- Filing Fee (Check one box)
- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)
Must attach signed application for the court's consideration
certifying that the debtor is unable to pay fee except in installments.
Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over		
	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Estimated Assets	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Estimated Debts	\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): KUSHMAN, CONRAD M.	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures	
<p>Signature(s) of Debtor(s) (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <i>[Signature]</i> Signature of Debtor CONRAD M. KUSHMAN</p> <p><input type="checkbox"/> Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) 12/12/03</p> <p>Date</p> <p><input checked="" type="checkbox"/> <i>[Signature]</i> Signature of Attorney for Debtor(s) BRUCE KEVIN KOREN</p> <p>Printed Name of Attorney for Debtor(s)</p> <p>Firm Name 2655 SHERIDAN DR.</p> <p>Address TONAWANDA, NY 14150</p> <p>716-838-4600</p> <p>Telephone Number 12/12/03</p> <p>Date</p>	<p style="text-align: center;">Exhibit A</p> <p>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)</p> <p><input type="checkbox"/> Exhibit A is attached and made a part of this petition.</p> <p style="text-align: center;">Exhibit B</p> <p>(To be completed if debtor is an individual whose debts are primarily consumer debts)</p> <p>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.</p> <p><input checked="" type="checkbox"/> <i>[Signature]</i> 12/12/03 Signature of Attorney for Debtor(s) Date</p> <p style="text-align: center;">Exhibit C</p> <p>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?</p> <p><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.</p> <p><input checked="" type="checkbox"/> No</p> <p style="text-align: center;">Signature of Non-Attorney Petition Preparer</p> <p>I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.</p> <p>Printed Name of Bankruptcy Petition Preparer</p> <p>Social Security Number</p> <p>Address</p> <p>Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:</p> <p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p><input checked="" type="checkbox"/> Signature of Bankruptcy Petition Preparer</p> <p>Date</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.</p>

<p>Signature of Debtor (Corporation/Partnership)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>Date</p>	<p>Signature of Debtor (Individual/Joint)</p> <p>I declare under penalty of perjury that the information provided in this petition is true and correct.</p> <p>[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p><input checked="" type="checkbox"/> <i>[Signature]</i> Signature of Debtor CONRAD M. KUSHMAN</p> <p><input type="checkbox"/> Signature of Joint Debtor</p> <p>Telephone Number (If not represented by attorney) 12/12/03</p> <p>Date</p> <p><input checked="" type="checkbox"/> <i>[Signature]</i> Signature of Attorney for Debtor(s) BRUCE KEVIN KOREN</p> <p>Printed Name of Attorney for Debtor(s)</p> <p>Firm Name 2655 SHERIDAN DR.</p> <p>Address TONAWANDA, NY 14150</p> <p>716-838-4600</p> <p>Telephone Number 12/12/03</p> <p>Date</p>
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UNITED STATES BANKRUPTCY COURT
Western District of New York

In re: **KK SHMAN, CONRAD M.**

Case No. _____

Chapter **7**

SUMMARY OF SCHEDULES

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NUMBER OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Y	1	\$ 89,000.00		
B - Personal Property	Y	3	\$ 6701.00		
C - Property Claimed As Exempt	Y	1			
D - Creditors Holding Secured Claims	Y	1		\$ 133,439.65	
E - Creditors Holding Unsecured Priority Claims	Y	1		\$ -0-	
F - Creditors Holding Unsecured Nonpriority Claims	Y	2		\$ 52,472.51	
G - Executory Contracts and Unexpired Leases	Y	1			
H - Codebtors	Y	1			
I - Current Income of Individual Debtor(s)	Y	1			\$ 5267.90
J - Current Expenditures of Individual Debtor(s)	Y	1			\$ 5290.22
Total Number of sheets in ALL Schedules >>		13			
Total Assets >>			\$ 95,701.00		
Total Liabilities >>				\$ 185,912.16	

In re:

KUSHMAN, CONRAD M.

Case No.

SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
68 WINDEMERE BLVD. AMHERST, NY 14226 SINGLE FAMILY HOME	FREE SIMPLE		\$89,000.00	\$127,828.52

TOTAL

~~\$89,000.00~~

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE, JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.			\$ 50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	HSBC - CHECKING # 790-73685-3		400.00
3. Security deposits with public utilities, telephone companies, landlords, and others.			0
4. Household goods and furnishings, including audio, video, and computer equipment.	USUAL FURNISHINGS		200.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			0
6. Wearing apparel.	USUAL APPAREL		300.00
7. Furs and jewelry.			0
8. Firearms and sports, photographic, and other hobby equipment.			0
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	HSBC - \$50,000 TERM NO CASH VALUE		1.00

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
10. Annuities. Itemize and name each issuer.			0
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.			0
12. Stock and interests in incorporated and unincorporated businesses. Itemize.			0
13. Interests in partnerships or joint ventures. Itemize.			0
14. Government and corporate bonds and other negotiable and non-negotiable instruments.			0
15. Accounts Receivable.			0
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled. Give particulars.			0
17. Other liquidated debts owing debtor including tax refunds. Give details.	2003 FEDERAL REFUND - \$900.00 2003 NYS REFUND - 100.00 (ESTIMATE 0)		900.00 100.00
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in the Schedule of Real Property.			0
19. Contingent and non-contingent interest in estate of a decedent, death benefit plan, life insurance policy, or trust.			0
20. Other contingent and unliquidated claims of any nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.			0
21. Patents, copyrights, and other intellectual property. Give estimated value of each.			0
22. Licenses, franchises, and other general intangibles. Give particulars.			0
23. Automobiles, trucks, trailers, and other vehicles and accessories.	1997 CHRYSLER SEBRING 2-DOOR (120,000 MILES)		4250.00

In re: **KUSHMAN, CONRAD M.**

Case No. _____

SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	DESCRIPTION AND LOCATION OF PROPERTY	HUSB. WIFE JOINT OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHIN DEDUCTING ANY SEC CLAIM OR EXEMPT
24. Boats, motors, and accessories.			0
25. Aircraft and accessories.			0
26. Office equipment, furnishings, and supplies.			0
27. Machinery, fixtures, equipment, and supplies.			0
28. Inventory.			0
29. Animals.			0
30. Crops - growing or harvested. Give particulars.			0
31. Farming equipment and implements.			0
32. Farm supplies, chemicals, and feed.			0
33. Other personal property of any kind not already listed. Itemize.			0

TOTAL * ~~\$~~ 6701.00

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

[] 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.

[X] 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFIC LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
CASH ON HAND	DEBTOR/CREDITOR § 283	\$50.00	\$50.00
HSBC CHECKING	" "	400.00	400.00
2003 FEDERAL REFUND	" "	2000.00	2000.00
2003 NYS REFUND	" "		
1997 CHRYSLER SEBRING	" 282	2400.00	2400.00
HOUSEHOLD FURNISHINGS	CPLR § 5205 (a)	700.00	700.00
WEARING APPAREL	" "	300.00	300.00
TERM LIFE INSURANCE	" (i)	1.00	1.00

In re:

KUSHMAN, CONRAD M.

Case No. 1

Schedule D - Creditors Holding Secured Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	CLAIM DATE, NATURE OF LIEN, DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT. NO. 54724164 WELLS FARGO FINANCIAL 3140 SHERIDAN DR., STE. 104 AMHERST, NY 14226-1900			2002 AUTO LOAN VALUE \$ 4250.00		\$5611.13 \$1361.13	
ACCT. NO. 641206-00-377538-2 HOUSEHOLD FINANCE CORP. P.O. BOX 17574 BALTIMORE, MD 21297-1574			1999 1ST MORTGAGE 68 WINDEMERE VALUE \$ 89,000.00		\$112,613.23 \$23,613.23	
ACCT. NO. 641206-26-120405-9 HOUSEHOLD FINANCE CORP. SAME AS ABOVE			1999 HOME EQUITY LINE VALUE \$ 89,000.00		\$15,215.29 \$15,215.29	
ACCT. NO.			VALUE \$			
				Subtotal + (Total of this page)	\$133,439.65	
				TOTAL +	\$133,439.65	

Schedule E - Creditors Holding Unsecured Priority Claims

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

Types of Priority Claims

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4000* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ Deposits by individuals

Claims of individuals up to \$1800* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ Taxes and Other Certain Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ Other Priority Debts

*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREDITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
RAYMOUR & FLANIGAN P.O. BOX 10475 DES MOINES, IA 50306 ACCT. # 5995-144875			2003 STORE CHARGE		\$ 439.69
J. C. PENNEY P.O. BOX 981131 EL PASO, TX 79998 ACCT. # 476-198-469-1			2003 STORE CHARGE		389.27
HOUSEHOLD CREDIT SERVICES P.O. BOX 88000 BALTIMORE, MD 21288-0001 ACCT. # 5433-3900-0413-5654			2003 MASTERCARD		1161.71
SPRINT P.O. BOX 62012 BALTIMORE, MD 21264-2012 ACCT. # 003 2240587-5			2002 PHONE SERVICE		730.11
SEARS PAYMENT CENTER P.O. BOX 182156 COLUMBUS, OH 43218-2156 ACCT. # 5121-0797-0844-1321			2003 MASTERCARD		5754.74
CITIFINANCIAL 2800 SHERIDAN DR. TONAWANDA, NY 14150 ACCT. # 105387			2003 PERSONAL LOAN		9717.64
THE BON-TON P.O. BOX 17598 BALTIMORE, MD 21297-1598 ACCT. # 114264286			2003 STORE CHARGE		1110.50
Subtotal (Total of this page)					\$ 19,303.66

Schedule F - Creditors Holding Unsecured Nonpriority Claims

CREITOR'S NAME MAILING ADDRESS INCLUDING ZIP CODE	CO- DEBTOR	HUSBAND WIFE JOINT OR COMMUN.	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SITOFF, SO STATE	CONTINGENT UNLIQUIDATED DISPUTED	AMOUNT OF CLAIM
WELLS FARGO FINANCIAL BANK P.O. BOX 5058 SIOUX FALLS, SD 57117-5058 ACCT. # 4071-1000-0237-3839			2003 VISA		\$5940.45
HOME DEPOT CREDIT SERVICES P.O. BOX 9100 DES MOINES, IA 50368-9100 ACCT. # 6035-3200-9708-5110			2003 STORE CHARGE		1946.97
HOME DEPOT P.O. BOX 103047 ROSWELL, GA 30076 ACCT. # 51-9170-506219-7			2003 CREDIT		407.11
WHITEHALL/GE CAPITAL CONS P.O. BOX 9001557 CARD CO LOUISVILLE, KY 40290-1557 ACCT. # 5046-6202-1297-7227			2003 CREDIT		2146.50
S + K MENSWEAR/GE CAPITAL P.O. BOX 9001557 LOUISVILLE, KY 40290-1557 ACCT. # 6020-5214-9991-5047			2003 CREDIT		139.07
HSBC BANK USA SUITE 0627 BUFFALO, NY 14270-0627 ACCT. # 5215-3170-0790-5225 ACCT. # 0011976233			2003 MASTERCARD 2003 PERSONAL LOAN		10,588.75 12,000.00

Subtotal
(Total of this page)

\$33,168.85

\$52,472.51

In re:

KUSHMAN, CONRAD M.

Case No. _____

Schedule G - Executory Contracts and Unexpired Leases

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT
NONE	

In re: *KUSHMAN, CONRAD M.*

Case No. _____

SCHEDULE H - CODEBTORS

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
<i>NONE</i>	

In re:

KUSHMAN, CONRAD M.

Case No. _____

Schedule I - Current Income Of Individual Debtor(s)

Debtor's Marital Status: SINGLE	DEPENDENTS OF DEBTOR AND SPOUSE		
Debtor's Age: 63 Spouse's Age: 63	NAMES CONRAD M. KUSHMAN, JR.	AGE 16	RELATIONSHIP SON
EMPLOYMENT:	DEBTOR	SPOUSE	
Occupation	RETIRED		
How long employed	-		
Name and Address of Employer	N/A		

Income: (Estimate of average monthly income)

DEBTOR

HOUSEMATE
SPOUSE

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly)
Estimated monthly overtime

#1526.48

SUBTOTAL

#1526.48

LESS PAYROLL DEDUCTIONS

- a.) Payroll taxes and social security
b.) Insurance
c.) Union dues
d.) Other

HEALTH INSURANCE**62.67**
84.96**306.81**
49.24

SUBTOTAL OF PAYROLL DEDUCTIONS

*** DEDUCTED FROM #147.63****#356.05**

TOTAL NET MONTHLY TAKE HOME PAY

*** FROM #1672.54 PENSION****CHECK FROM LAFARGE N.A.****#1170.43**

Regular income from operation of business, profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above.

Social security or other government assistance
(Specify)

SOCIAL SECURITY - DEBTOR**1341.00**

Pension or retirement income

NATIONAL GUARANTEE SON**638.00**

Other monthly income
(Specify)

LAFARGE N.A.**593.56****1672.54****#4097.47****#1170.43**

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ **5267.90**

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

NONE EXPECTED

Schedule J - Current Expenditures Of Individual Debtor(s)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	(1 ST)	\$ 1138.00
Are real estate taxes included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	(2 ND)	253.00
Is property insurance included? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No		
Utilities:		
Electricity and heating fuel		\$ 350.00
Water and sewer		\$ 25.00
Telephone		\$ 150.00
Other: CABLE/POWERLINK		\$ 100.00
Home Maintenance (Repairs and upkeep)		\$ 300.00
Food		\$ 650.00
Clothing		\$ 250.00
Laundry and dry cleaning		\$ 75.00
Medical and dental expenses		\$ 100.00
Transportation (not including car payments)		\$ 200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$ 300.00
Charitable contributions		\$ -
Insurance (not deducted from wages or included in home mortgage payments):		
Homeowner's or renter's		\$ 52.00
Life		\$ 129.96
Health		\$ -
Auto		\$ 208.66
Other:		\$ -
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) REAL PROPERTY TAXES - COUNTY - #1571.67		\$ 271.60
SCHOOL - #1687.53		\$ 187.00
Installment payments (In chapter 12 & 13 cases, do not list payments to be included in the plan)		
Auto		\$ -
Other:		\$ -
Alimony, maintenance, and support paid to others		\$ -
Payments for support of additional dependents not living at your home		\$ -
Regular expenses from operation of business, profession, or farm (attach statement)		\$ -
Other: SCHOOL TUITION/FEES		\$ 400.00
LITTLE LEAGUE FOOTBALL - HOUSEMATE'S SON		\$ 75.00
DANCE LESSONS/CLOTHING - " DAUGHTER		\$ 75.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$ 5290.22

(FOR CHAPTER 12 and 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$
B. Total projected monthly expenses	\$
C. Excess income (A minus B)	\$
D. Total amount to be paid into plan <u>Monthly</u>	\$

In re:

KUSHMAN, CONRAD M.

Case No. _____


Declaration Concerning Debtor's Schedules

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 17 sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date 12/17/03

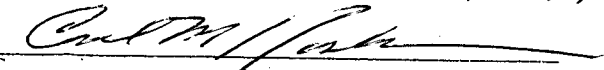
Signature



CONRAD M. KUSHMAN

Date _____

Signature



CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (Sec 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Not Applicable

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: Not Applicable.

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Not Applicable

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both, 11 U.S.C. § 110; 18 U.S.C. § 156.

DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

FORM 7. STATEMENT OF FINANCIAL AFFAIRS
UNITED STATES BANKRUPTCY COURT

Western

DISTRICT OF New York

In re: KUSHMAN, CONRAD M.
(Name)

Case No.

(if known)

Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business.

☐ None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

2001 \$36,692.00
2002 \$27,864.00
2003 \$39,678.10
TO DATE

PENSIONS/SOCIAL SECURITY
" " " "

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

3. Payments to creditors

None

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF
PAYMENTSAMOUNT
PAIDAMOUNT
STILL OWING

None

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR
AND RELATIONSHIP TO DEBTORDATE OF
PAYMENTAMOUNT
PAIDAMOUNT
STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATIONSTATUS OR
DISPOSITION

None

- b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF PERSON FOR WHOSE
BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION
AND VALUE OF
PROPERTY

5. Repossessions, foreclosures and returns

None

- List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION
AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

- a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF ASSIGNEE

DATE OF
ASSIGNMENT

TERMS OF
ASSIGNMENT
OR SETTLEMENT

None

- b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF CUSTODIAN

NAME AND LOCATION
OF COURT
CASE TITLE & NUMBER

DATE OF
ORDER

DESCRIPTION
AND VALUE OF
PROPERTY

7. Gifts

☒ None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--	-------------------------------	--------------	-------------------------------

8. Losses

☒ None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
-----------------------------------	--	--------------

9. Payments related to debt counseling or bankruptcy

☐ None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
BRUCE KEVIN KOREN, ESQ.	11/03	\$1000 FEE + FILING FEE

10. Other transfers

☒ None

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
--	------	--

11. Closed financial accounts



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF INSTITUTION

TYPE AND NUMBER
OF ACCOUNT AND
AMOUNT OF FINAL BALANCE

AMOUNT AND
DATE OF SALE
OR CLOSING

12. Safe deposit boxes



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS
OF BANK OR
OTHER DEPOSITORY

NAMES AND ADDRESSES
OF THOSE WITH ACCESS
TO BOX OR DEPOSITORY

DESCRIPTION
OF
CONTENTS

DATE OF TRANSFER
OR SURRENDER,
IF ANY

13. Setoffs



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF
SETOFF

AMOUNT OF
SETOFF

14. Property held for another person



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS
OF OWNER

DESCRIPTION AND VALUE
OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

☒ None

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

☒ None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

☒ None

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME
AND ADDRESSNAME AND ADDRESS
OF GOVERNMENTAL UNITDATE OF
NOTICEENVIRONMENTAL
LAW

☒ None

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME
AND ADDRESSNAME AND ADDRESS
OF GOVERNMENTAL UNITDATE OF
NOTICEENVIRONMENTAL
LAW

☒ None

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with

respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS
OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR
DISPOSITION

18. Nature, location and name of business

☒ None

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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☒ None

- b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements



- a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED



- b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED



- c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS



- d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories



- a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY
(Specify cost, market or other basis)

- b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN
OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None
☒

- a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
------------------	--------------------	------------------------

None
☒

- b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
------------------	-------	--

22. Former partners, officers, directors and shareholders

None
☒

- a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
------	---------	--------------------

None
☒

- b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
------------------	-------	---------------------

23. Withdrawals from a partnership or distributions by a corporation

None
☒

- If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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24. Tax Consolidation Group.



If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.



If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER

(If completed by an individual or individual and spouse)

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 12/17/03

Signature of Debtor Conrad M. Kushman
CONRAD M. KUSHMAN

Date _____

Signature of Joint Debtor (if any) _____

(If completed on behalf of a partnership or corporation)

I, declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____

Signature _____

Print Name and Title _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

____ continuation sheets attached

Penalty for making false statement: Fine of up to \$100,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 1571

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer _____

Social Security No. _____

Address _____

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X _____
 Signature of Bankruptcy Petition Preparer

_____ Date

A bankruptcy petition preparer's failure to comply with the provisions of this 11 and the Federal Rules of Bankruptcy Procedure result in fines or imprisonment or both. 18 U.S.C. § 156.

UNITED STATES BANKRUPTCY COURT
Western District of New York

In re:

KUSHMAN, CONRAD M.

Case No. _____

Chapter 7

Chapter 7 Individual Debtor's Statement of Intention

1. I, the debtor, have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. My intention with respect to the property of the estate which secures those consumer debts is as follows:

A. Property To Be Surrendered.	
Description of Property	Creditor's name
1. <u>NONE</u>	

B. Property To Be Retained.				
Description of property	Creditor's name	Debt will be reaffirmed pursuant to §524(e)	Property is claimed as exempt and will be redeemed pursuant to §722	Lien will be avoided pursuant to §522(f) and property will be claimed as exempt
1997 CHRYSLER SEBRING	WELLS FARGO	X		

3. I understand that § 521(2)(B) of the Bankruptcy Code requires that I perform the above stated intention within 45 days of the filing of this statement with the court, or within such additional time as the court, for cause, within such 45-day period fixes.

Dated: 12/17/03

Signed: _____

CONRAD M. KUSHMAN

Dated: _____

Signed: _____

UNITED STATES BANKRUPTCY COURT
Western District of New York

In re:

KUSHMAN, CONRAD M.

Case No. -

Chapter

7

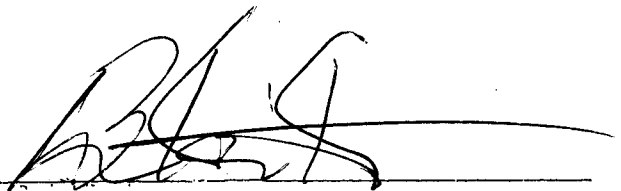
STATEMENT OF ATTORNEY FOR PETITIONER
PURSUANT TO BANKRUPTCY RULE 2016(b)

The undersigned, pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), states that:

- 1) The undersigned is the attorney for the debtor(s) in this case.
- 2) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is:
 - a) for legal services rendered or to be rendered in contemplation of and in connection with this case \$ 1000.00
 - b) prior to filing this statement, debtor(s) have paid \$ 1000.00
 - c) the unpaid balance due and payable is \$ 0
- 3) \$ 204.00 of the filing fee in this case has been paid.
- 4) The services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under Title 11, United States Code.
 - b) Preparation and filing of the petition, schedules of assets and liabilities, statement of affairs, and other documents required by the court.
 - c) Representation of the debtor(s) at the first meeting of creditors.
- 5) The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and *
NONE
- 6) The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
NONE
- 7) The undersigned have not shared or agreed to share, with any other person, other than with members of their law firm or corporation, any compensation paid or to be paid except as follows:
NONE

Dated:

12/17/03



BRUCE KEVIN KOREN

Wells Fargo Financial
3140 Sheridan Drive, Ste. 104
Amherst, NY 14226-1900

Household Finance Corp.
P.O. Box 17574
Baltimore, MD 21297-1574

Raymour & Flanigan
P.O. Box 10475
Des Moines, IA 50306

J.C. Penney
P.O. Box 981131
El Paso, TX 79998

Household Credit Services
P.O. Box 88000
Baltimore, MD 21288-0001

Sprint
P.O. Box 62012
Baltimore, MD 21264-2012

Sears Payment Center
P.O. Box 182156
Columbus, OH 43218-2156

CITIFinancial
2800 Sheridan Drive
Tonawanda, NY 14150

The Bon-Ton
P.O. Box 17598
Baltimore, MD 21297-1598

Wells Fargo Financial Bank
P.O. Box 5058
Sioux Falls, SD 57117-5058

Home Depot Credit Services
P.O. Box 9100
Des Moines, IA 50368-9100

Home Depot
P.O. Box 103047
Roswell, GA 30076

Whitehall/GE Capital Cons Cardco
P.O. Box 9001557
Louisville, KY 40290-1557

S & K Menswear/GE Capital
P.O. Box 9001557
Louisville, KY 40290-1557

HSBC Bank USA
Suite 0627
Buffalo, NY 14270-0627